COMMUNAL DEVELOPMENT

Communal development is a slow process; what an age it has been, due to the clashing of interests, to establish the community value in public utilities such as trams, electricity, markets, abattoirs and water supply; but the clashing of interests still continues; we must ourselves understand that there is an essential community value in say housing; in the supply of milk, meat and bread; even as the community owns its trams and markets so must it own its dairy farms and bakeries. These recognized lifenecessities are provided by private interests; we are told that the methods of supply can be regulated and controlled by by-laws; we do our best in this direction; we promulgate the by-laws, we appoint Inspectors to protect the community's health; but the interests concerned then turn round and object to Inspectors; Councils have too many Inspectors and they are paid too much. If communities will hand these essentials to existence over to private interests then the community must pay the cost of the Inspectors appointed to protect them from these very same private interests.—James MacKay (Town Clerk, Germeston, S. A.)

STREET TREES-HOW CITIZENS CAN HELP Improvement of Home Surroundings Will Exert Influence on Neighborhood.

Over 29,000 trees have been planted in the parks and on the streets of Calgary since 1912 by the Parks Board of that city. What these trees will means in comfort for the pedestrian and in the appearance of the city in a few years can hardly be appreciated. In the meantime, however, these trees must be cared for if the best results are to be secured. In commenting on this phase of the work the Calgary "Herald" says: "Many of the most thoughtful of the citizens assist in the work by watering the trees in summertime, keeping the weeds down and doing all they can to strengthen the hands of the parks department, and to hasten the time toward the city beautiful. It is also true that there are many that do not take the trouble that others do, and allow the weeds to grow, do not bother about watering, and generally adopt the atti-tude of leaving it to the parks department. True, it is their work, but the point is that the city is something that all have an interest in, and to a certain extent a share in, and a little work of this kind should not be dodged."

The support and co-operation of the individual citizens are a tremendous incentive to those who are laboring in their interest. A little effort in maintaining or improving home surroundings, including boulevards, streets and sidewalks, assists to enhance the general appearance of a district, and to induce others to do likewise.

The water-works system of Providence reports a very successful year financially. After deducting interest charges and \$144,000 for depreciation, the net profit was \$285,000, which has been applied to the sinking funds.

Electricity costs about 9 cents per kilowatt hour under private ownership. Under public ownership ship hundreds of cities now get it at 3 cents.

BANK OF MONTREAL

Established Over 100 Years

CAPITAL (PAID UP) ...\$22,000,000 REST\$22,000,000 UNDIVIDED PROFITS .\$1,531,927 TOTAL ASSETS\$507,199,946

BOARD OF DIRECTORS

SIR VINCENT MEREDITH, BART., President. SIR CHARLES GORDON, G.B.E., Vice-President.

R. B. Angus, Esq.
Wm. McMaster, Esq.
H. R. Drummond, Esq.
Lord Shaughnessy, K.C.V.O. Harold Kennedy, Esq.
H. W. Beauclerk, Esq.
G. B. Fraser, Esq. C. R. Hosmer, Esq. D. Forbes Angus, Esq. H. W. Beauclerk, Esq. G. B. Fraser, Esq.
His Hon. Henry Cockshutt, J. H. Ashdown, Esq.
Esq. Sir Lomer Gouin, K.C.M.G E. W. Beatty, Esq., K.C. Gen. Sir Arthur Currie, G.C.M.G., K.C.B., LL.D.

BRANCHES

HEAD OFFICE: MONTREAL

General Manager-Sir Frederick Williams-Taylor.

Throughout Canada and Newfoundland. At London, England, and at Mexico City. In Paris, Bank of Mont real, (France). In the United States—New York, Chicago, Spokane, San Francisco—British American Bank (owned and controlled by the Bank of AND AGENCIES: Montreal).

West Indies, British Guiana and West Africa—The Colonial Bank (in which an interest is owned by the Bank of Montreal).

A GENERAL BANKING BUSINESS TRANSACTED.



Over 500 Municipalities

in Canada, from the Atlantic to the Pacific are served by the Branches of this Bank.

We offer Public Bodies, as well as private individuals. an efficient Banking System built upon personal service to our depositors.

The Royal Bank of Canada

Total Assets: \$530,000,000.